Amendments To Specification:

In the specification, please replace paragraphs 0010 and 0011 as indicated below.

[0010] Figure 1 is a block diagram showing an exemplary embodiment

of a system in accordance with the present invention;

~~and,~~

[0011] Figure 2 is a flow chart showing an exemplary embodiment

of a method for implementing the present invention[[.]] and,

In the specification, please insert the new paragraph shown below after paragraph 0011.

Figure 3 is a flow chart showing an exemplary embodiment of a method for implementing the

present invention.

In the specification, please insert the new paragraph shown below after paragraph 0065.

With reference now to Figure 3, in one embodiment, a method includes receiving, by a

computer, user financial information (Step 305). The user financial information includes user

savings goal information, user debt information and user income information. The computer

transfers, based upon the user savings goal information and the user income information, a

savings amount to a user savings account, where the savings amount is at least a portion of user

income (Step 310). The computer analyzes the user debt information to determine a plurality of

pending debt payments (Step 315) and determines a plurality of penalties by analyzing, for each

of the plurality of pending debt payments, a penalty associated with at least one of a payment

amount and a payment timing (Step 320). The computer determines a payment hierarchy based

upon the savings amount, the plurality of penalties and the payment information, the user savings

goal information and/or the user income information and the payment hierarchy minimizes the

plurality of penalties (Step 325).